



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** [STIFEL FINANCIAL CORP.](#)

**City/State** [SAINT LOUIS, MO](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [34,049,715](#)

Peer Group Number: [9](#) Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STIFEL FINANCIAL CORP.](#)  
[501 NORTH BROADWAY](#)  
  
[SAINT LOUIS, MO 631022110](#)

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	29,768,824	25,292,770	24,155,018	22,370,738	19,798,856
Net income (\$000) .....	824,858	503,472	448,396	393,968	182,871
Number of BHCs in peer group .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	1.71			1.84			2.31			2.17			2		
+ Non-interest income .....	14.20			13			11.52			11.36			12.81		
– Overhead expense .....	12.37			12.13			11.29			11.05			13.29		
– Provision for credit losses .....	-0.04			0.13			0.04			0.08			0.13		
+ Securities gains (losses) .....	0			0			0			0			0		
+ Other tax equivalent adjustments .....	0			0			0			0			0		
= Pretax net operating income (tax equivalent) .....	3.59			2.59			2.49			2.40			1.39		
Net operating income .....	2.77			1.99			1.86			1.76			0.92		
Net income .....	2.77			1.99			1.86			1.76			0.92		
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.36			2.61			3.77			3.45			2.80		
Interest expense .....	0.20			0.32			0.91			0.90			0.42		
Net interest income (tax equivalent) .....	2.16			2.29			2.86			2.56			2.38		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.04			0			0			0			0.04		
Earnings coverage of net loan and lease losses (X) .....	202.53			8,897.21			2,636.86			10,545.60			97.86		
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.56			0.93			0.86			0.88			0.80		
Allowance for loan and lease losses / Total loans and leases .....	0.55			0.89			0.83			0.86			0.78		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.10			0.11			0.13			0.24			0.31		
30–89 days past due loans and leases / Total loans and leases .....	0.03			0.04			0.10			0.07			0.09		
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-30.93			-39.78			-20.21			-29.21			67.70		
Net short-term noncore funding dependence .....	-36.62			-48.02			-26.18			-40.01			58.46		
Net loans and leases / Total assets .....	52.83			46.96			46.18			40.48			40.02		
<b>Capitalization</b>															
Tier 1 leverage ratio .....	11.72			11.89			9.97			9.30			9.55		
Holding company equity capital / Total assets .....	14.79			15.93			14.69			12.92			13.38		
Total equity capital (including minority interest) / Total assets .....	14.79			15.93			14.91			13.04			13.38		
Common equity tier 1 capital / Total risk-weighted assets .....	15.18			16.50			15.20			16.76			16.86		
Net loans and leases / Equity capital (X) .....	3.57			2.95			3.14			3.13			2.99		
Cash dividends / Net income .....	13.34			16.73			15.18			11.17			14.67		
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	27.99			8.10			0.37			14.66			11.79		
Equity capital .....	18.78			17.26			14.12			10.69			4.50		
Net loans and leases .....	43.97			9.93			14.52			15.97			18.27		
Noncore funding .....	9.52			-56.72			-14.54			-69.37			94.95		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0			0			8.30			0			0		
Long-term debt / Equity capital .....	22.11			26.24			19.84			32.07			35.47		
Equity investment in subsidiaries / Equity capital .....	100.33			97.62			107.03			113.68			115.77		
Cash from ops + noncash items + op expense / Op expense + dividends .....	239.69			113.77			202.07			192.50			144.53		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	407,530	361,890	431,551	349,811	242,762	12.61	154.73
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	407,530	361,890	431,551	349,811	242,762	12.61	154.73
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	407,530	361,890	431,551	349,811	242,762	12.61	154.73
Investment interest income (tax equivalent).....	131,656	153,465	235,058	255,700	192,608	-14.21	17.79
Interest on balances due from depository institutions.....	1,625	1,726	10,313	2,223	2,182	-5.85	-46.21
Interest income on other earning assets.....	15,440	15,156	58,177	48,284	27,857	1.87	-46.68
Total interest income (tax equivalent).....	556,251	532,237	735,099	656,018	465,409	4.51	83.14
Interest on time deposits of \$250K or more.....	585	2,878	13,717	20,881	27	-79.67	
Interest on time deposits < \$250K.....	517	2,081	14,273	1,044	32	-75.16	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,407	9,591	67,823	60,331	12,603	-64.48	-52.54
Interest on other borrowings and trading liabilities.....	41,489	51,228	82,118	87,820	57,368	-19.01	-29.81
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	45,998	65,778	177,931	170,076	70,030	-30.07	-30.77
Net interest income (tax equivalent).....	510,253	466,459	557,168	485,942	395,379	9.39	115.03
Non-interest income.....	4,228,553	3,288,725	2,783,853	2,542,295	2,535,939	28.58	81.06
Adjusted operating income (tax equivalent).....	4,738,806	3,755,184	3,341,021	3,028,237	2,931,318	26.19	84.19
Overhead expense.....	3,681,508	3,066,975	2,727,914	2,472,152	2,631,576	20.04	52.76
Provision for credit losses.....	-11,502	33,925	9,977	18,366	25,320		
Securities gains (losses).....	76	338	-262	0	0	-77.51	
Other tax equivalent adjustments.....	1	0	-502	1	0		
Pretax net operating income (tax equivalent).....	1,068,877	654,622	602,366	537,720	274,422	63.28	627.60
Applicable income taxes.....	242,223	147,688	149,152	140,394	86,664	64.01	296.68
Tax equivalent adjustments.....	1,796	3,462	3,228	3,358	4,887	-48.12	-58.45
Applicable income taxes (tax equivalent).....	244,019	151,150	152,380	143,752	91,551	61.44	273.21
Minority interest.....	0	0	1,590	0	0		
Net income before discontinued operations, net of minority interest.....	824,858	503,472	448,396	393,968	182,871	63.83	911.85
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	824,858	503,472	448,396	393,968	182,871	63.83	911.85
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	824,858	503,472	449,986	393,968	182,871	63.83	911.85
Investment securities income (tax equivalent).....	131,656	153,465	235,058	255,700	192,608	-14.21	17.79
US Treasury and agency securities (excluding mortgage-backed securities) ..	2,450	2,445	6,637	11,859	13,542	0.20	4.03
Mortgage-backed securities.....	15,331	16,352	29,248	36,702	40,855	-6.24	-59.07
All other securities.....	113,875	134,668	199,173	207,139	138,211	-15.44	58.24
Cash dividends declared.....	110,024	84,228	68,062	44,013	26,830	30.63	2716.79
Common.....	74,437	56,967	50,743	34,638	17,455	30.67	
Preferred.....	35,587	27,261	17,319	9,375	9,375	30.54	811.09

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	1.87			2.10			3.04			2.93			2.35		
Less: Interest expense .....	0.15			0.26			0.74			0.76			0.35		
Equals: Net interest income (tax equivalent) .....	1.71			1.84			2.31			2.17			2		
Plus: Non-interest income .....	14.20			13			11.52			11.36			12.81		
Equals: adjusted operating income (tax equivalent) .....	15.92			14.85			13.83			13.54			14.81		
Less: Overhead expense .....	12.37			12.13			11.29			11.05			13.29		
Less: Provision for credit losses .....	-0.04			0.13			0.04			0.08			0.13		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0			0		
Plus: other tax equivalent adjustments .....	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	3.59			2.59			2.49			2.40			1.39		
Less: Applicable income taxes (tax equivalent) .....	0.82			0.60			0.63			0.64			0.46		
Less: Minority interest .....	0			0			0.01			0			0		
Equals: Net operating income .....	2.77			1.99			1.86			1.76			0.92		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	2.77			1.99			1.86			1.76			0.92		
Memo: Net income (last four quarters) .....	2.77			1.99			1.86			1.76			0.92		
Net income—BHC and noncontrolling (minority) interest .....	2.77			1.99			1.86			1.76			0.92		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	79.24			80.63			80.69			84.91			84.04		
Average interest-bearing funds / Average assets .....	70.46			71.94			71.50			74.51			72.55		
Interest income (tax equivalent) / Average earning assets .....	2.36			2.61			3.77			3.45			2.80		
Interest expense / Average earning assets .....	0.20			0.32			0.91			0.90			0.42		
Net interest income (tax equivalent) / Average earning assets .....	2.16			2.29			2.86			2.56			2.38		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.86			3.04			4.12			3.82			3.13		
Interest-bearing bank balances .....	0.12			0.12			1.09			0.31			0.52		
Federal funds sold and reverse repos .....	-0.41			0.05			1.99			1.54			0		
Trading assets .....	1.29			1.47			1.91			1.77			1.63		
Total earning assets .....	2.35			2.59			3.75			3.44			2.77		
Investment securities (tax equivalent) .....	1.88			2.43			3.58			3.29			2.83		
US Treasury and agency securities (excluding mortgage-backed securities) .....	1			0.84			1.76			2.57			2.86		
Mortgage-backed securities .....	1.43			1.91			2.39			2.22			2.17		
All other securities .....	1.90			2.60			4.02			3.68			2.96		
Interest-bearing deposits .....	0.02			0.09			0.68			0.64			0.11		
Time deposits of \$250K or more .....	2.23			2.55			2.27			2.03					
Time deposits < \$250K .....	1.73			1.87			2.78			2.38					
Other domestic deposits .....	0.02			0.06			0.49			0.46					
Foreign deposits .....															
Federal funds purchased and repos .....	-0.08			0.69			2.59			2.57			0		
Other borrowed funds and trading liabilities .....	0.01			0.20			0.36			0.55			0.43		
All interest-bearing funds .....	0.22			0.36			1.03			1.02			0.49		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	4,228,553	3,288,725	2,783,853	2,542,295	2,535,939
Fiduciary activities income .....	24,063	18,885	17,032	16,762	0
Service charges on deposit accounts - domestic .....	1,850	1,610	1,692	52	5
Trading revenue .....	86,418	72,136	26,567	13,529	17,066
Investment banking fees and commissions .....	2,752,395	2,125,175	1,768,397	1,615,892	1,719,044
Insurance activities revenue .....	90,433	76,239	76,792	76,171	66,950
Venture capital revenue .....	0	0	0	0	0
Net servicing fees .....	-17	-311	726	719	452
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	45,398	68,553	7,346	-5,629	15,499
Other non-interest income .....	1,228,013	926,438	885,301	824,799	716,923
Total overhead expenses .....	3,681,508	3,066,975	2,727,914	2,472,152	2,631,576
Personnel expense .....	2,820,570	2,279,640	1,978,178	1,770,762	1,958,929
Net occupancy expense .....	196,819	194,259	177,066	162,113	168,274
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	31,932	17,556	19,287	24,180	17,382
Other operating expenses .....	632,187	575,520	553,383	515,097	486,991
Fee income on mutual funds and annuities .....	286,005	250,224	256,676	250,957	232,587
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	8,629	8,581	8,279	7,667	7,278
Average personnel expense per employee .....	326.87	265.66	238.94	230.96	269.16
Average assets per employee .....	3,449.86	2,947.53	2,917.63	2,917.80	2,720.37

## Analysis Ratios

Mutual fund fee income / Non-interest income .....	6.76			7.61			9.22			9.87			9.17		
Overhead expenses / Net Interest Income + non-interest income .....	77.72			81.75			81.74			81.73			89.92		

## Percent of Average Assets

Total overhead expense .....	12.37			12.13			11.29			11.05			13.29		
Personnel expense .....	9.47			9.01			8.19			7.92			9.89		
Net occupancy expense .....	0.66			0.77			0.73			0.72			0.85		
Other operating expenses .....	2.23			2.34			2.37			2.41			2.55		
Overhead less non-interest income .....	-1.84			-0.88			-0.23			-0.31			0.48		

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense .....	77.69			81.67			81.65			81.64			89.77		
Personnel expense .....	59.52			60.71			59.21			58.48			66.83		
Net occupancy expense .....	4.15			5.17			5.30			5.35			5.74		
Other operating expenses .....	14.01			15.79			17.14			17.81			17.21		
Total non-interest income .....	89.23			87.58			83.32			83.95			86.51		
Fiduciary activities income .....	0.51			0.50			0.51			0.55			0		
Service charges on domestic deposit accounts .....	0.04			0.04			0.05			0			0		
Trading revenue .....	1.82			1.92			0.80			0.45			0.58		
Investment banking fees and commissions .....	58.08			56.59			52.93			53.36			58.64		
Insurance activities revenue .....	1.91			2.03			2.30			2.52			2.28		
Venture capital revenue .....	0			0			0			0			0		
Net servicing fees .....	0			-0.01			0.02			0.02			0.02		
Net securitization income .....	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets .....	0.96			1.83			0.22			-0.19			0.53		
Other non-interest income .....	25.91			24.67			26.50			27.24			24.46		
Overhead less non-interest income .....	-11.54			-5.91			-1.67			-2.32			3.26		
Applicable income taxes / Pretax net operating income (tax equivalent) .....	22.66			22.56			24.76			26.11			31.58		
Applicable income tax + TE / Pretax net operating income + TE .....	22.83			23.09			25.30			26.73			33.36		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	6,517,771	5,204,219	4,357,980	3,483,668	2,791,240	25.24	176.48
Commercial and industrial loans	7,976,285	4,788,786	3,822,672	3,704,081	2,947,820	66.56	271.13
Loans to individuals	2,147,164	1,556,737	1,489,425	1,237,457	1,172,021	37.93	81.35
Loans to depository institutions and acceptances of other banks	0	0	20,000	20,000	0		
Agricultural loans	651	293	4,647	4,414	757	122.18	-27.59
Other loans and leases	1,445,912	1,056,502	1,766,376	1,560,862	1,713,557	36.86	-9.03
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,087,783	12,606,537	11,461,100	10,010,482	8,625,395	43.48	148.43
Less: Allowance for loan and lease losses	99,344	112,029	95,579	85,833	67,472	-11.32	119.96
Net loans and leases	17,988,439	12,494,508	11,365,521	9,924,649	8,557,923	43.97	148.61
Debt securities that reprice or mature in over 1 year	1,661,304	1,180,261	1,325,308	2,173,776	2,410,813	40.76	-73.19
Mutual funds and equity securities	13,893	29,496	34,023	0	17,440	-52.90	-61.02
Subtotal	19,663,636	13,704,265	12,724,852	12,098,425	10,986,176	43.49	46.01
Interest-bearing bank balances	1,375,348	1,595,114	934,937	1,856,793	487,326	-13.78	123.35
Federal funds sold and reverse repos	579,866	217,931	385,008	699,900	512,220	166.08	133.26
Debt securities that reprice or mature within 1 year	5,801,147	5,167,420	4,785,648	5,115,525	5,060,793	12.26	24110.79
Trading assets	1,157,004	694,028	972,932	1,267,449	1,143,684	66.71	18.30
Total earning assets	28,577,001	21,378,758	19,803,377	21,038,092	18,190,199	33.67	86.37
Non-interest-bearing cash and due from depository institutions	774,326	857,091	339,033	212,581	282,319	-9.66	131.31
Premises, fixed assets, and leases	918,941	961,096	1,107,928	372,939	155,120	-4.39	431.71
Other real estate owned	122	122	122	8,950	6,768	0.00	
Investment in unconsolidated subsidiaries	0	5,000	5,000	5,000	4,804	-100.00	-100.00
Intangible and other assets	3,779,325	3,402,187	3,354,765	2,882,036	2,744,743	11.09	15.10
Total assets	34,049,715	26,604,254	24,610,225	24,519,598	21,383,953	27.99	78.00
Quarterly average assets	32,335,819	25,890,207	24,272,834	23,768,554	20,946,449	24.90	72.08
Average loans and leases (YTD)	14,243,901	11,892,266	10,478,528	9,146,067	7,766,643	19.77	143.84
<b>Memoranda</b>							
Loans held-for-sale	207,715	551,248	389,693	205,557	226,068	-62.32	-9.13
Loans not held-for-sale	17,880,068	12,055,289	11,071,407	9,804,925	8,399,327	48.32	153.54
Real estate loans secured by 1-4 family	5,595,095	4,283,695	3,472,649	2,990,547	2,667,792	30.61	146.86
Commercial real estate loans	922,676	920,524	885,295	493,048	123,448	0.23	914.63
Construction and land development	508,549	496,370	399,379	137,631	7,889	2.45	3944.13
Multifamily	0	35,395	28,841	33,527	0	-100.00	
Nonfarm nonresidential	414,127	388,759	457,075	321,890	115,559	6.53	428.48
Real estate loans secured by farmland	0	0	36	73	0		
Total investment securities	7,476,344	6,377,177	6,144,979	7,289,301	7,489,046	17.24	19.52
U.S. Treasury securities	0	0	810	417	516		-100.00
US agency securities (excluding mortgage-backed securities)	226,804	273,717	330,625	424,966	490,698	-17.14	-15.69
Municipal securities	2,399	2,453	24,297	68,226	70,559	-2.20	-96.69
Mortgage-backed securities	1,026,740	893,593	957,174	1,551,307	1,773,392	14.90	-49.70
Asset-backed securities	5,414,616	4,546,160	4,122,740	4,312,781	3,884,988	19.10	82.13
Other debt securities	791,892	631,758	675,310	931,604	1,251,453	25.35	-8.30
Mutual funds and equity securities	13,893	29,496	34,023	0	17,440	-52.90	-61.02
Available-for-sale securities	2,113,893	2,230,297	3,254,737	3,070,447	3,790,948	-5.22	-34.29
U.S. Treasury securities	0	0	810	417	516		-100.00
US agency securities (excluding mortgage-backed securities)	226,804	273,717	330,625	424,966	490,698	-17.14	-15.69
Municipal securities	2,399	2,453	24,297	68,226	70,559	-2.20	-96.69
Mortgage-backed securities	1,026,740	893,593	957,174	301,342	379,587	14.90	148.37
Asset-backed securities	66,058	428,776	1,266,521	1,343,892	1,620,706	-84.59	-95.88
Other debt securities	791,892	631,758	675,310	931,604	1,211,442	25.35	-3.84
Mutual funds and equity securities	0	0	0	0	17,440		-100.00
Held-to-maturity securities appreciation (depreciation)	-5,077	-9,424	-28,336	-94,704	12,380		
Available-for-sale securities appreciation (depreciation)	9,379	45,795	696	-55,709	-3,946	-79.52	
Structured notes, fair value	5,332,748	4,311,796	4,593,148	4,043,690	3,894,177	23.68	79.46
Pledged securities	2,023,865	1,928,304	1,714,564	3,783,390	4,889,984	4.96	-49.17

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	626,633	411,890	165,656	97,900	5,744	52.14	10794.18
NOW, ATS and transaction accounts .....	1,604,223	895,429	1,329,308	545,837	184,829	79.16	532.72
Time deposits less brokered deposits < \$250K .....	338	16,884	-744,024	-99,936	-11,251,311	-98.00	
MMDA and other savings accounts .....	21,022,351	15,991,525	13,314,660	13,456,540	13,219,783	31.46	86.63
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	23,253,545	17,315,728	14,065,600	14,000,341	2,159,045	34.29	255.41
Time deposits of \$250K or more .....	11,401	52,097	205,318	1,659,583	642	-78.12	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	385,528	190,955	391,634	535,394	233,704	101.89	43.56
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	149,219	145,274	1,158,483	596,150	1,001,000	2.72	-82.99
Other borrowings w/remaining maturity over 1 year .....	1,113,478	1,112,409	717,010	1,140,478	1,014,940	0.10	39.90
Brokered deposits < \$250K .....	15,402	28,672	1,061,663	203,689	11,252,248	-46.28	
Noncore funding .....	1,675,028	1,529,407	3,534,108	4,135,294	13,502,534	9.52	-75.82
Trading liabilities .....	756,150	437,978	662,852	947,306	778,862	72.65	8.17
Subordinated notes and debentures + trust preferred securities .....	60,000	60,000	60,000	60,000	67,500	0.00	-11.11
Other liabilities .....	3,270,033	3,022,375	2,617,875	2,179,064	2,014,436	8.19	51.71
Total liabilities .....	29,014,756	22,365,488	20,940,435	21,322,005	18,522,377	29.73	77.02
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	685,000	535,000	310,000	150,000	150,000	28.04	356.67
Common stock .....	16,749	16,753	11,166	11,166	10,746	-0.02	60.65
Common surplus .....	1,922,382	1,888,978	1,909,286	1,893,304	1,733,348	1.77	4.45
Retained earnings .....	2,757,208	2,078,135	1,715,704	1,366,503	1,033,526	32.68	214.41
Accumulated other comprehensive income .....	4,718	27,639	-11,705	-72,523	-26,736	-82.93	
Other equity capital components .....	-351,098	-307,739	-319,660	-180,857	-39,308		
Total holding company equity capital .....	5,034,959	4,238,766	3,614,791	3,167,593	2,861,576	18.78	83.86
Noncontrolling (minority) interest in subsidiaries .....	0	0	54,999	30,000	0		
Total equity capital, including minority interest .....	5,034,959	4,238,766	3,669,790	3,197,593	2,861,576	18.78	83.86
Total liabilities and capital .....	34,049,715	26,604,254	24,610,225	24,519,598	21,383,953	27.99	78.00
<b>Memoranda</b>							
Non-interest-bearing deposits .....	626,633	411,890	165,657	97,900	5,744	52.14	10794.18
Interest-bearing deposits .....	22,653,715	16,984,607	15,166,924	15,765,713	13,406,191	33.38	96.62
Total deposits .....	23,280,348	17,396,497	15,332,581	15,863,613	13,411,935	33.82	101.96
Long-term debt that reprices within 1 year .....	0	150	250,150	596,150	745,000	-100.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,238,766	3,614,791	3,167,593	2,861,576	2,738,408		
Accounting restatements .....	0	-7,772	-11,117	-4,174	0		
Net income .....	824,858	503,472	448,396	393,968	182,871		
Net sale of new perpetual preferred stock .....	140,888	225,000	154,988	0	0		
Net sale of new common stock .....	-28,435	-56,757	1,198	33,851	-116,096		
Sale of treasury stock .....	74,568	70,182	76,627	28,655	74,175		
Less: Purchase of treasury stock .....	172,741	58,261	215,430	170,204	12,998		
Changes incident to business combinations .....	90,000	0	-220	110,671	9,740		
Less: Dividends declared .....	110,024	84,228	68,062	44,013	26,830		
Change in other comprehensive income .....	-22,921	39,344	60,818	-42,737	12,306		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	-7,005	0	0	0		
Holding company equity capital, ending balance .....	5,034,959	4,238,766	3,614,791	3,167,593	2,861,576		



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## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans	19.14			19.56			17.71			14.21			13.05		
Commercial and industrial loans	23.43			18			15.53			15.11			13.79		
Loans to individuals	6.31			5.85			6.05			5.05			5.48		
Loans to depository institutions and acceptances of other banks	0			0			0.08			0.08			0		
Agricultural loans	0			0			0.02			0.02			0		
Other loans and leases	4.25			3.97			7.18			6.37			8.01		
Net loans and leases	52.83			46.96			46.18			40.48			40.02		
Debt securities over 1 year	4.88			4.44			5.39			8.87			11.27		
Mutual funds and equity securities	0.04			0.11			0.14			0			0.08		
Subtotal	57.75			51.51			51.71			49.34			51.38		
Interest-bearing bank balances	4.04			6			3.80			7.57			2.28		
Federal funds sold and reverse repos	1.70			0.82			1.56			2.85			2.40		
Debt securities 1 year or less	17.04			19.42			19.45			20.86			23.67		
Trading assets	3.40			2.61			3.95			5.17			5.35		
Total earning assets	83.93			80.36			80.47			85.80			85.06		
Non-interest cash and due from depository institutions	2.27			3.22			1.38			0.87			1.32		
Other real estate owned	0			0			0			0.04			0.03		
All other assets	13.80			16.42			18.15			13.33			13.62		
<b>Memoranda</b>															
Short-term investments	22.78			26.24			24.81			31.29			28.34		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0.67			1.03			1.34			1.73			2.29		
Municipal securities	0.01			0.01			0.10			0.28			0.33		
Mortgage-backed securities	3.02			3.36			3.89			6.33			8.29		
Asset-backed securities	15.90			17.09			16.75			17.59			18.17		
Other debt securities	2.33			2.37			2.74			3.80			5.85		
Loans held-for-sale	0.61			2.07			1.58			0.84			1.06		
Loans held for investment	52.51			45.31			44.99			39.99			39.28		
Real estate loans secured by 1-4 family	16.43			16.10			14.11			12.20			12.48		
Revolving	0.25			0.29			0.23			0.19			0.07		
Closed-end, secured by first liens	16.19			15.81			13.86			11.99			12.41		
Closed-end, secured by junior liens	0			0			0.02			0.02			0		
Commercial real estate loans	2.71			3.46			3.60			2.01			0.58		
Construction and land development	1.49			1.87			1.62			0.56			0.04		
Multifamily	0			0.13			0.12			0.14			0		
Nonfarm nonresidential	1.22			1.46			1.86			1.31			0.54		
Real estate loans secured by farmland	0			0			0			0			0		



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## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	36.03			41.28			38.02			34.80			32.36		
Real estate loans secured by 1-4 family	30.93			33.98			30.30			29.87			30.93		
Revolving	0.46			0.62			0.49			0.46			0.17		
Closed-end	30.47			33.36			29.81			29.42			30.75		
Commercial real estate loans	5.10			7.30			7.72			4.93			1.43		
Construction and land development	2.81			3.94			3.48			1.37			0.09		
1-4 family	0			0.09			0.39			0.23			0.01		
Other	2.81			3.85			3.10			1.15			0.09		
Multifamily	0			0.28			0.25			0.33			0		
Nonfarm nonresidential	2.29			3.08			3.99			3.22			1.34		
Owner-occupied	0.29			0.50			0.77			0.96			0		
Other	2			2.58			3.22			2.26			1.34		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0.17			0.20			0		
Commercial and industrial loans	44.10			37.99			33.35			37			34.18		
Loans to individuals	11.87			12.35			13			12.36			13.59		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0.04			0.04			0.01		
Other loans and leases	7.99			8.38			15.41			15.59			19.87		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	175.61			172.21			182.90			159.13			141.93		
Real estate loans secured by 1-4 family	150.75			141.75			145.75			136.61			135.65		
Revolving	2.25			2.58			2.35			2.09			0.77		
Closed-end	148.50			139.16			143.40			134.51			134.89		
Commercial real estate loans	24.86			30.46			37.16			22.52			6.28		
Construction and land development	13.70			16.42			16.76			6.29			0.40		
1-4 family	0			0.37			1.86			1.05			0.03		
Other	13.70			16.05			14.91			5.24			0.37		
Multifamily	0			1.17			1.21			1.53			0		
Nonfarm nonresidential	11.16			12.86			19.18			14.70			5.88		
Owner-occupied	1.39			2.09			3.69			4.38			0		
Other	9.77			10.78			15.50			10.32			5.88		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0			0.84			0.91			0		
Commercial and industrial loans	214.91			158.46			160.44			169.20			149.89		
Loans to individuals	57.85			51.51			62.51			56.53			59.60		
Credit card loans	0.01			0.01			0.01			0.01			0		
Agricultural loans	0.02			0.01			0.20			0.20			0.04		
Other loans and leases	38.96			34.96			74.13			71.30			87.13		
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	4.82			6.80			6.96			3.97			1.43		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	23.47			28.37			33.47			18.14			6.28		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	24.86			30.46			37.16			22.52			6.28		

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## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	22.78			26.24			24.81			31.29			28.34		
Liquid assets	14.88			16.74			15.65			24.52			21.93		
Investment securities	21.96			23.97			24.97			29.73			35.02		
Net loans and leases	52.83			46.96			46.18			40.48			40.02		
Net loans, leases and standby letters of credit	52.90			47.10			46.34			40.58			40.41		
Core deposits	68.29			65.09			57.15			57.10			10.10		
Noncore funding	4.92			5.75			14.36			16.87			63.14		
Time deposits of \$250K or more	0.03			0.20			0.83			6.77			0		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	1.13			0.72			1.59			2.18			1.09		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.57			-0.10			0.03			-0.67			-1.30		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.44			0.55			4.71			2.43			4.68		
Earning assets that reprice within 1 year	59.77			59.68			60.03			64.40			63.73		
Interest-bearing liabilities that reprice within 1 year	66.43			63.73			61.32			63.39			62.69		
Long-term debt that reprices within 1 year	0			0			1.02			2.43			3.48		
Net assets that reprice within 1 year	-6.67			-4.05			-2.30			-1.42			-2.45		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-30.93			-39.78			-20.21			-29.21			67.70		
Net short-term noncore funding dependence	-36.62			-48.02			-26.18			-40.01			58.46		
Short-term investment / Short-term noncore funding	1,398.38			1,747.41			220.13			271.32			48.53		
Liquid assets - short-term noncore funding / Nonliquid assets	15.57			18.31			5.19			17.21			-46.71		
Net loans and leases / Total deposits	77.27			71.82			74.13			62.56			63.81		
Net loans and leases / Core deposits	77.36			72.16			80.80			70.89			396.38		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.14			-0.32			-1.24			-4.50			0.65		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.26			1.56			0.03			-2.65			-0.21		
Structured notes appreciation (depreciation) / Tier 1 capital	-0.18			106.58			-1.18			-3.49			1.23		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	71.54			64.56			46.48			57.88			49.38		
Available-for-sale securities	28.27			34.97			52.97			42.12			50.62		
U.S. Treasury securities	0			0			0.01			0.01			0.01		
US agency securities (excluding mortgage-backed securities)	3.03			4.29			5.38			5.83			6.55		
Municipal securities	0.03			0.04			0.40			0.94			0.94		
Mortgage-backed securities	13.73			14.01			15.58			21.28			23.68		
Asset-backed securities	72.42			71.29			67.09			59.17			51.88		
Other debt securities	10.59			9.91			10.99			12.78			16.71		
Mutual funds and equity securities	0.19			0.46			0.55			0			0.23		
Debt securities 1 year or less	77.59			81.03			77.88			70.18			67.58		
Debt securities 1 to 5 years	5.19			4.86			7.12			6.96			8.50		
Debt securities over 5 years	17.04			13.64			14.44			22.86			23.69		
Pledged securities	27.07			30.24			27.90			51.90			65.30		
Structured notes, fair value	71.33			67.61			74.75			55.47			52		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	11.12			14.33			-20.42			26.60			582.22		
Investment securities	17.24			3.78			-15.70			-2.67			19.72		
Core deposits	34.29			23.11			0.47			548.45			-67		
Noncore funding	9.52			-56.72			-14.54			-69.37			94.95		

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	8,848,245	7,075,017	4,976,015	3,320,410	2,584,609
Commit: Secured commercial real estate loans	521,560	465,968	387,616	257,642	8,383
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	6,273	4,599	4,340	3,098	0
Securities underwriting	0	0	537	40	1,356
Standby letters of credit	23,507	36,356	38,313	26,284	82,462
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	139,679	137,196	597,187	382,437	212,246
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	602,866	956,580	804,947	146,664	160,169
Purchased options contracts (interest rate)	57,386	67,586	24,200	0	0
Interest rate swaps	3,021,265	114,182	321,836	579,373	540,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	364,767	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	25.99			26.59			20.22			13.54			12.09		
Standby letters of credit	0.07			0.14			0.16			0.11			0.39		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.41			0.52			2.43			1.56			0.99		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	11.88			4.28			4.68			2.96			3.27		
Interest rate contracts	10.81			4.28			4.68			2.96			3.27		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	1.77			3.60			3.27			0.60			0.75		
Purchased options contracts (interest rate)	0.17			0.25			0.10			0			0		
Interest rate swaps	8.87			0.43			1.31			2.36			2.53		
Foreign exchange contracts	1.07			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	1.07			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	62.12			59.49			47.49			36.30			33.28		

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	4,046,284	1,138,348	1,150,983	726,037	700,169
Interest rate contracts .....	3,681,517	1,138,348	1,150,983	726,037	700,169
Foreign exchange contracts .....	364,767	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	602,866	956,580	804,947	146,664	160,169
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	602,866	956,580	804,947	146,664	160,169
Purchased options .....	57,386	67,586	24,200	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	57,386	67,586	24,200	0	0
Swaps .....	3,386,032	114,182	321,836	579,373	540,000
Held for trading .....	255,351	249,353	120,236	39,373	0
Interest rate contracts .....	255,351	249,353	120,236	39,373	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	3,790,933	888,995	1,030,747	686,664	700,169
Interest rate contracts .....	3,426,166	888,995	1,030,747	686,664	700,169
Foreign exchange contracts .....	364,767	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,443,418	181,768	343,036	579,373	540,000
One year or less .....	200,105	24,200	10,659	290,000	0
Over 1 year to 5 years .....	713,973	118,158	322,454	278,795	540,000
Over 5 years .....	2,529,340	39,410	9,923	10,578	0
Gross negative fair value (absolute value) .....	53,863	1,481	274	371	0
Gross positive fair value .....	60,185	1,481	1,116	7,712	7,861
Held for trading .....	1,716	1,481	274	371	0
Non-traded .....	58,469	0	842	7,341	7,861
Current credit exposure on risk-based capital derivative contracts .....	16,118	1,037	1,045	7,401	7,861
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	90.99			100			100			100			100		
Foreign exchange contracts .....	9.01			0			0			0			0		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Futures and forwards .....	0			0			0			0			0		
Written options .....	14.90			84.03			69.94			20.20			22.88		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	14.90			84.03			69.94			20.20			22.88		
Purchased options .....	1.42			5.94			2.10			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	1.42			5.94			2.10			0			0		
Swaps .....	83.68			10.03			27.96			79.80			77.12		
Held for trading .....	6.31			21.90			10.45			5.42			0		
Interest rate contracts .....	6.31			21.90			10.45			5.42			0		
Foreign exchange contracts .....	0			0			0			0			0		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Non-traded .....	93.69			78.10			89.55			94.58			100		
Interest rate contracts .....	84.67			78.10			89.55			94.58			100		
Foreign exchange contracts .....	9.01			0			0			0			0		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less) .....	85.10			15.97			29.80			79.80			77.12		
One year or less .....	4.95			2.13			0.93			39.94			0		
Over 1 year to 5 years .....	17.65			10.38			28.02			38.40			77.12		
Over 5 years .....	62.51			3.46			0.86			1.46			0		
Gross negative fair value (absolute value) .....	1.33			0.13			0.02			0.05			0		
Gross positive fair value .....	1.49			0.13			0.10			1.06			1.12		
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01			0			0			0			0		
Gross positive fair value (X) .....	0.02			0			0			0			0		
Held for trading (X) .....	0			0			0			0			0		
Non-traded (X) .....	0.02			0			0			0			0		
Current credit exposure (X) .....	0			0			0			0			0		
Credit losses on derivative contracts .....	0			0			0			0			0		
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0			0		
90+ days past due .....	0			0			0			0			0		
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.08			0.01			0.01			0.06			0.08		

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**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	112,029	95,579	85,833	67,472	45,165
Gross losses	5,233	189	381	124	3,083
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1	112	150	119	70
Net losses	5,232	77	231	5	3,013
Provision for loan and lease losses	-7,453	33,925	9,977	18,366	25,320
Adjustments	0	-17,398	0	0	0
Ending balance	99,344	112,029	95,579	85,833	67,472
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

**Analysis Ratios**

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.03			0.13			0.04			0.08			0.13		
Provision for loan and lease losses / Average loans and leases	-0.05			0.29			0.10			0.20			0.33		
Provision for loan and lease losses / Net loan and lease losses	-142.45			44,058.44			4,319.05			367,320			840.36		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.56			0.93			0.86			0.88			0.80		
Allowance for loan and lease losses / Total loans and leases	0.55			0.89			0.83			0.86			0.78		
Allowance for loan and lease losses / Net loans and leases losses (X)	18.99			1,454.92			413.76			17,166.60			22.39		
Allowance for loan and lease losses / Nonaccrual assets	572.65			811.69			649.36			558.55			333		
ALLL / 90+ days past due + nonaccrual loans and leases	572.65			811.69			649.36			558.01			333		
Gross loan and lease losses / Average loans and leases	0.04			0			0			0			0.04		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0.04			0			0			0			0.04		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	0.53			29.40			120.97			3.86			6.72		
Earnings coverage of net loan and lease losses (X)	202.53			8,897.21			2,636.86			10,545.60			97.86		

**Net Loan and Lease Losses By Type**

Real estate loans	0			0			0			0			0.10		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			-0.11			0			0.10			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			-0.01			-0.01			2.19		
Construction and land development	0			0			-0.02			-0.05			0		
1-4 family	0			0			0			0			0		
Other	0			0			-0.02			-0.05			0		
Multifamily				0			0			0					
Nonfarm nonresidential	0.01			0			0			0			2.34		
Owner-occupied	0.01			0			0			0			0		
Other	0			0			0			0			2.34		
Real estate loans secured by farmland							0			0					
Commercial and industrial loans	0.07			0			0			0			0.01		
Loans to individuals				0			0.01			0					
Credit card loans	0			5.26			14.43			1.94					
Agricultural loans	0			0			0			0			0		
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	6,237	4,899	11,098	7,111	7,894
90+ days past due loans and leases	0	0	0	15	0
Nonaccrual loans and leases	17,348	13,802	14,719	15,367	20,262
Total past due and nonaccrual loans and leases	23,585	18,701	25,817	22,493	28,156
Restructured 30–89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	163	167	171
Total restructured loans and leases	0	0	163	167	171
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	8,936	8,952
Other real estate owned	122	122	122	8,950	6,768
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

### Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.03			0.04			0.10			0.07			0.09		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.10			0.11			0.13			0.15			0.23		
90+ days past due and nonaccrual loans and leases	0.10			0.11			0.13			0.15			0.23		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

### Percent of Loans and Leases and Other Assets

#### 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.03			0.04			0.10			0.07			0.09		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.10			0.11			0.13			0.15			0.23		
30+ days past due and nonaccrual assets	0.13			0.15			0.23			0.22			0.33		

#### Percent of Total Assets

90+ days past due and nonaccrual assets	0.05			0.05			0.06			0.06			0.09		
90+ days past due and nonaccrual assets + other real estate owned	0.05			0.05			0.06			0.10			0.13		

#### Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.05			0.05			0.06			0.14			0.17		
Allowance for loan and lease losses	17.59			12.43			15.53			38.74			53.33		
Equity capital + allowance for loan and lease losses	0.34			0.32			0.40			1.02			1.23		
Tier 1 capital + allowance for loan and lease losses	0.47			0.46			0.62			1.52			1.83		
Loans and leases + other real estate owned	0.10			0.11			0.13			0.33			0.42		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.10			0.09			0.24			0.20			0.28		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.02			0.03			0.04			0.02			0.01		
Commercial and industrial	30–89 days past due .....	0			0			0.01			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.20			0.26			0.34			0.39			0.68		
Individuals	30–89 days past due .....	0			0			0.02			0.01			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0.01			0			0		
Depository institution loans	30–89 days past due .....							0			0					
	90+ days past due .....							0			0					
	Nonaccrual .....							0			0					
Agricultural	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Foreign governments	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other loans and leases	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.11			0.11			0.30			0.23			0.30		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.03			0.03			0.05			0.03			0.01		
Revolving	30–89 days past due .....	0.03			0.02			0.15			0.07			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0.33			0.40			1.22		
Closed-end	30–89 days past due .....	0.11			0.11			0.31			0.24			0.30		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0.03			0.03			0.04			0.02			0.01		
Junior lien	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Commercial real estate	30–89 days past due .....	0			0.03			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0.02			0			0			0		
Construction and development	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
1–4 family	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Other	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Multifamily	30–89 days past due .....				0			0			0					
	90+ days past due .....				0			0			0					
	Nonaccrual .....				0			0			0					
Nonfarm non-residential	30–89 days past due .....	0			0.07			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0.04			0			0			0		
Owner Occupied	30–89 days past due .....	0			0			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0			0			0			0		
Other	30–89 days past due .....	0			0.07			0			0			0		
	90+ days past due .....	0			0			0			0			0		
	Nonaccrual .....	0			0.04			0			0			0		
Farmland	30–89 days past due .....							0			0					
	90+ days past due .....							0			0					
	Nonaccrual .....							0			0					
Credit card	30–89 days past due .....	8.38			8.59			2.58			0					
	90+ days past due .....	0			0			0			0					
	Nonaccrual .....	0			0			0			0					

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....	1,588,033	1,597,992	1,600,792	1,723,613	1,704,786
Retained earnings .....	2,769,008	2,094,369	1,715,704	1,366,503	1,033,526
Accumulated other comprehensive income (AOCI) .....	4,718	27,639	-11,705	-72,523	-26,736
Common equity tier 1 minority interest .....	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions .....	4,361,759	3,720,000	3,304,791	3,017,593	2,711,576
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	1,418,087	1,301,065	1,343,664	1,150,178	1,048,935
Accumulated other comprehensive income-related adjustments .....	4,718	27,639	-11,705	-72,523	-26,650
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	2,938,954	2,391,296	1,972,832	1,939,938	1,689,291
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	2,938,954	2,391,296	1,972,832	1,939,938	1,689,291
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....	685,000	535,000	310,000	150,000	215,411
Non-qualifying capital instruments .....	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	4,253	13,401	0
Additional tier 1 capital before deductions .....	685,000	535,000	314,253	163,401	215,411
Less: Additional tier 1 capital deductions .....	0	0	0	0	5,540
Additional tier 1 capital .....	685,000	535,000	314,253	163,401	209,871
<b>Tier 1 Capital</b> .....	3,623,954	2,926,296	2,287,085	2,103,339	1,899,162
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....	58,143	58,143	58,143	58,453	0
Non-qualifying capital instruments .....	0	0	0	0	0
Total capital minority interest not included in tier 1 capital .....	0	0	1,001	312	0
Allowance for loan and lease losses in tier 2 capital .....	106,763	95,795	95,579	85,833	67,472
Exited advanced approach eligible credit reserves .....					0
Unrealized gains on AFS preferred stock classified as equity .....					67,472
Tier 2 capital before deductions .....	164,906	153,938	154,723	144,598	
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....	0	0	0	0	0
Tier 2 capital .....	164,906	153,938	154,723	144,598	67,472
Exited advanced approach tier 2 capital .....					
Total capital .....	3,788,860	3,080,234	2,441,808	2,247,937	1,966,634
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	32,347,619	25,906,441	24,272,834	23,768,554	20,946,449
Less: Deductions from common equity tier 1 capital .....	1,418,087	1,301,065	1,343,664	1,150,178	1,054,475
Less: Other deductions .....	0	0	0	0	0
Total assets for leverage ratio .....	30,929,532	24,605,376	22,929,170	22,618,376	19,891,974
Total risk-weighted assets .....	19,366,319	14,489,828	12,981,380	11,571,515	10,016,843
Exited advanced approach total RWA .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	15.18			16.50			15.20			16.76			16.86		
Common equity tier 1 capital, column B .....	0			0			0			0			0		
Tier 1 capital, column A .....	18.71			20.20			17.62			18.18			18.96		
Tier 1 capital, column B .....	0			0			0			0			0		
Total capital, column A .....	19.56			21.26			18.81			19.43			19.63		
Total capital, column B .....	0			0			0			0			0		
Tier 1 leverage .....	11.72			11.89			9.97			9.30			9.55		
Supplementary leverage ratio, advanced approaches HCs .....															

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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	90,433	76,239	76,792	76,171	66,950	18.62	31.97
Other insurance activities income	90,433	76,239	76,792	76,171	66,950	18.62	31.97
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	1.91			2.03			2.30			2.52			2.28		
Premium income / Insurance activities revenue .....	0			0			0			0			0		
Credit related premium income / Total premium income .....															
Other premium income / Total premium income .....															
Insurance underwriting net income / Consolidated net income .....	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C) .....															
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....															
Reinsurance recovery (P/C) / Total assets (P/C) .....															
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0			0			0			0			0		
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	2,274,533			1,689,242			1,563,359			1,518,331			1,414,223		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	6.68			6.35			6.35			6.19			6.61		

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## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	534,865	202,144	95,722	190,131	140,674
Real estate loans	0	0	0	0	0
Commercial and industrial loans	534,865	202,144	95,722	190,131	140,674
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	400
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	534,865	202,144	95,722	190,131	141,074
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

### Analysis Ratios

Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															

### Growth Rates

Net loans and leases	164.60			111.18			-49.65			35.16			7.60		
Total selected assets	164.60			111.18			-49.65			34.77			7.49		
Deposits															

# Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0		0
1–4 family residential loans		0	0	0	0	0		0
Home equity lines		0	0	0	0	0		0
Credit card receivables		0	0	0	0	0		0
Auto loans		0	0	0	0	0		0
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases		0	0	0	0	0		0
Asset-backed commercial paper conduits		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	10.74	30.21	28.54	13.32	14.42

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets .....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total net losses on securitized assets .....	0	0	0	0	0		



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## Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	90,000	72,247		-100.00	
Dividends	0	0	0	90,000	72,247		-100.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	740,220	533,883	364,327	246,268	267,451	38.65	88.63	
Dividends	588,096	379,254	252,440	127,117	159,554	55.07	108.82	
Interest	2,121	6,254	5,836	8,019	5,484	-66.09	-64.56	
Management and service fees	121,125	107,345	97,972	93,706	75,279	12.84	59.38	
Other income	28,878	41,030	8,079	17,426	27,134	-29.62	0.27	
Income from subsidiary holding companies	140,000	144,000	375,000	84,500		-2.78		
Dividends	140,000	144,000	375,000	84,500		-2.78		
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	880,220	677,883	739,327	420,768	339,698	29.85	122.04	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	880,220	677,883	739,327	420,768	339,698	29.85	122.04	
Operating Expenses								
Personnel expenses	166,434	138,389	110,321	116,455	132,828	20.27	121.73	
Interest expense	27,297	36,234	27,295	33,793	27,329	-24.66	-13.22	
Other expenses	146,523	117,748	100,948	103,253	129,836	24.44	32.40	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	340,254	292,371	238,564	253,501	289,993	16.38	56.67	
Income (loss) before taxes	539,966	385,512	500,763	167,267	49,705	40.06	201.26	
Applicable income taxes (credit)	-25,637	-18,739	-19,211	-27,382	-38,048			
Extraordinary items					0			
Income before undistributed income of subsidiaries	565,603	404,251	519,974	194,649	87,753	39.91	151.42	
Equity in undistributed income of subsidiaries	259,255	99,221	-71,578	199,319	95,118	161.29		
Bank subsidiaries	0	0	1,843	91,384	112,022		-100.00	
Nonbank subsidiaries	88,538	-12,162	14,877	91,811	-16,904			
Subsidiary holding companies	170,717	111,383	-88,298	16,124	0	53.27		
Net income (loss)	824,858	503,472	448,396	393,968	182,871	63.83	911.85	
Memoranda								
Bank net income	0	0	1,843	181,384	184,269		-100.00	
Nonbank net income	676,634	367,092	267,317	218,928	142,650	84.32	3225.80	
Subsidiary holding companys' net income	310,717	255,383	286,702	100,624	0	21.67		

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## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	483	0.01	424	0.01	49,449	1.01	26,261	1,085,645	13.92	-99.95
Common and preferred stock .....	0	0	0	0	49,335	1.01	25,920	1,082,739		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	483	0.01	424	0.01	114	0	341	2,906	13.92	-77.91
Investment in nonbank subsidiaries .....	3,428,468	53.36	3,001,711	53.27	2,899,208	59.45	2,573,171	2,389,544	14.22	44.54
Common and preferred stock .....	2,753,762	42.86	2,299,905	40.82	2,203,790	45.19	2,017,302	1,913,839	19.73	51.78
Excess cost over fair value .....	577,899	8.99	439,174	7.79	452,292	9.27	355,216	316,265	31.59	85.22
Loans, advances, notes, and bonds .....	0	0	35,000	0.62	35,000	0.72	35,000	35,000	-100.00	-100.00
Other receivables .....	96,807	1.51	227,632	4.04	208,126	4.27	165,653	124,440	-57.47	-54.03
Investment in subsidiary holding companies .....	1,720,051	26.77	1,404,204	24.92	1,168,293	23.96	1,204,606	0	22.49	
Common and preferred stock .....	1,720,051	26.77	1,398,687	24.82	1,163,469	23.86	1,202,566		22.98	
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	5,517	0.10	4,824	0.10	2,040			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	592,695	9.22	513,443	9.11	424,953	8.71	284,831	223,036	15.44	187.47
Securities .....	2,340	0.04	2,544	0.05	2,859	0.06	3,321	3,721	-8.02	-41.86
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	749	0.01	0	0	0	0	0	0		
Cash and due from unrelated depository institution .....	377,902	5.88	504,196	8.95	128,375	2.63	192,446	211,540	-25.05	286.49
Premises, furnishings, fixtures and equipment .....	174,931	2.72	148,270	2.63	138,915	2.85	105,840	99,186	17.98	84.11
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	127,277	1.98	59,736	1.06	64,634	1.33	43,840	123,409	113.07	255.84
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	6,424,896	100.00	5,634,528	100.00	4,876,686	100.00	4,434,316	4,136,081	14.03	70.01
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	300,000	6.15	0	0		
Borrowings with maturity over 1 year .....	1,113,478	17.33	1,112,409	19.74	717,010	14.70	1,015,973	1,014,940	0.10	39.90
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	213,646	3.33	221,264	3.93	182,796	3.75	188,661	189,976	-3.44	32.86
Balance due to subsidiaries and related institutions .....	62,813	0.98	62,089	1.10	62,089	1.27	62,089	69,589	1.17	-25.27
Total liabilities .....	1,389,937	21.63	1,395,762	24.77	1,261,895	25.88	1,266,723	1,274,505	-0.42	33.55
Equity Capital .....	5,034,959	78.37	4,238,766	75.23	3,614,791	74.12	3,167,593	2,861,576	18.78	83.86
Perpetual preferred stock (income surplus) .....	685,000	10.66	535,000	9.50	310,000	6.36	150,000	150,000	28.04	356.67
Common stock .....	16,749	0.26	16,753	0.30	11,166	0.23	11,166	10,746	-0.02	60.65
Common surplus .....	1,922,382	29.92	1,888,978	33.53	1,909,286	39.15	1,893,304	1,733,348	1.77	4.45
Retained earnings .....	2,757,208	42.91	2,078,135	36.88	1,715,704	35.18	1,366,503	1,033,526	32.68	214.41
Accumulated other comprehensive income .....	4,718	0.07	27,639	0.49	-11,705	-0.24	-72,523	-26,736	-82.93	
Other equity capital components .....	-351,098	-5.46	-307,739	-5.46	-319,660	-6.55	-180,857	-39,308		
Total liabilities and equity capital .....	6,424,896	100.00	5,634,528	100.00	4,876,686	100.00	4,434,316	4,136,081	14.03	70.01
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	60,000	0.93	60,000	1.06	60,000	1.23	60,000	67,500	0.00	-11.11
Notes payable to subsidiaries that issued TPS .....	60,000	0.93	60,000	1.06	60,000	1.23	60,000	67,500	0.00	-11.11
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	18.75			13.87			13.78			13.94			6.63		
Bank net income / Average equity investment in banks .....				0			5.22			19.94			18.25		
Nonbank net income / Average equity investment in nonbanks .....	22.66			13.91			10.77			9.50			6.52		
Subsidiary HCs net income / Average equity investment in sub HCs .....	20.01			19.51			23.89			41.84					
Bank net income / Parent net income .....	0			0			0.41			46.04			100.76		
Nonbank net income / Parent net income .....	82.03			72.91			59.62			55.57			78.01		
Subsidiary holding companies' net income / Parent net income .....	37.67			50.72			63.94			25.54					
<b>Leverage</b>															
Total liabilities / Equity capital .....	27.61			32.93			34.91			39.99			44.54		
Total debt / Equity capital .....	22.11			26.24			28.13			32.07			35.47		
Total debt + notes payable to subs that issued TPS / Equity capital .....	23.31			27.66			29.79			33.97			37.83		
Total debt + Loans guaranteed for affiliate / Equity capital .....	22.11			26.24			28.13			32.07			35.47		
Total debt / Equity capital – excess over fair value .....	24.98			29.28			32.16			36.13			39.87		
Long-term debt / Equity capital .....	22.11			26.24			19.84			32.07			35.47		
Short-term debt / Equity capital .....	0			0			8.30			0			0		
Current portion of long-term debt / Equity capital .....	0			0			0			0			0		
Excess cost over fair value / Equity capital .....	11.48			10.36			12.51			11.21			11.05		
Long-term debt / Consolidated long-term debt .....	94.89			94.88			92.28			84.63			93.76		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100.33			97.62			107.03			113.68			115.77		
Total investment in subs / Equity capital .....	102.27			103.95			113.89			120.09			121.44		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.02			-0.20			0.57			1.10			2.47		
Equity investment in subs – equity cap / Net income-div (X) .....	0.02						0.67			1.24			2.89		
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	212.48			195.22			258.66			165.47			130.92		
Cash from ops + noncash items + op expense / Op expense + dividend .....	239.69			113.77			202.07			192.50			144.53		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	82.99			213.18			90.10			108.21			146.05		
Pretax operating income + interest expense / Interest expense .....	2,078.11			1,163.95			1,934.63			594.98			281.88		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,995.02			1,118.93			1,769.32			559.05			269.24		
Dividends + interest from subsidiaries / Interest expense + dividends .....	531.76			439.56			664.11			397.96			438.13		
Fees + other income from subsidiaries / Salary + other expenses .....	47.93			57.93			50.20			50.58			38.99		
Net income / Current part of long-term debt + preferred dividends (X) .....	23.18			18.47			25.89			42.02			19.51		
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	5.89			8.95			-3.52			4.34			5.11		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0			0			0			0			0		
Nonaccrual .....	0			0			0			0			0		
Total .....	0			0			0			0			0		
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	0			0			0			0			0		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	0			0			0			0			0		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	26.58			28.35			31.29			29.22			25.29		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0		
Combined foreign nonbank subsidiary assets .....	1.44			1.74			2			1.03			1.27		

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	19.45			20.84			13.09			22.61			30.57		
Dividends declared / Net income .....	13.34			16.73			15.18			11.17			14.67		
Net income – dividends / Average equity .....	16.25			11.55			11.69			12.39			5.65		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0			0			0			204.49			269.28		
Dividends from nonbank subsidiaries .....	534.52			450.27			370.90			288.82			594.69		
Dividends from subsidiary holding companies.....	127.24			170.96			550.97			191.99			0		
Dividends from all subsidiaries .....	661.76			621.24			921.87			685.29			863.96		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....							0			49.62			39.21		
Interest income from bank subsidiaries.....							0			0			0		
Management and service fees from bank subsidiaries .....							0			0			0		
Other income from bank subsidiaries.....							0			0			0		
Operating income from bank subsidiaries .....							0			49.62			39.21		
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	86.91			103.31			94.43			58.06			111.85		
Interest income from nonbank subsidiaries.....	0.31			1.70			2.18			3.66			3.84		
Management and service fees from nonbank subsidiaries .....	17.90			29.24			36.65			42.80			52.77		
Other income from nonbank subsidiaries.....	4.27			11.18			3.02			7.96			19.02		
Operating income from nonbank subsidiaries .....	109.40			145.44			136.29			112.49			187.49		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	45.06			56.39			130.80			83.98					
Interest income from subsidiary holding companies.....	0			0			0			0					
Management and service fees from subsidiary holding companies.....	0			0			0			0					
Other income from subsidiary holding companies.....	0			0			0			0					
Operating income from subsidiary holding companies.....	45.06			56.39			130.80			83.98					
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0			0			21.39			21.27		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries .....	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	0			0			0			21.39			21.27		
Dividends from nonbank subsidiaries .....	66.81			55.95			34.14			30.21			46.97		
Interest income from nonbank subsidiaries.....	0.24			0.92			0.79			1.91			1.61		
Management and service fees from nonbank subsidiaries .....	13.76			15.84			13.25			22.27			22.16		
Other income from nonbank subsidiaries.....	3.28			6.05			1.09			4.14			7.99		
Operating income from nonbank subsidiaries .....	84.09			78.76			49.28			58.53			78.73		
Dividends from subsidiary holding companies.....	15.91			21.24			50.72			20.08			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	15.91			21.24			50.72			20.08			0		
Loans and advances from subsidiaries / Short term debt.....							20								
Loans and advances from subsidiaries / Total debt .....	5.39			5.39			5.90			5.91			6.65		